

Insurance for forums

<http://www.resourcecentre.org.uk/service/insurance-suppliers/>

All groups and organisations that involve volunteers should consider what types of insurance they need to put in place to cover them for that involvement.

Due to the variation between insurers and policies, we can only offer general advice. All groups and organisations should seek specialist advice for more detail.

An organisation or group involving volunteers should have in place:

- **employer's liability insurance or public liability insurance** to cover the organisation in the event that a volunteer is harmed due to the organisation's negligence
- **public liability insurance** to cover both the organisation and the volunteer in the event that a third party is injured through the actions of a volunteer.

Depending on the type of work involved, the group or organisation may also need professional indemnity insurance, which covers it for claims arising from loss or injury caused by services provided negligently or without reasonable care.

When purchasing insurance, a volunteer involving group or organisation should:

- ensure that the policies explicitly mention volunteers and covers them
- check if there are upper and lower age limits for volunteers
- ensure that the policies the types of activities that the volunteers will be doing
- conduct a risk assessment for each of the roles that volunteers will be performing, because this will help your insurer to tailor your policy to suit your needs.

[Ladbroke Insurance Intermediary](#) – This is the broker mentioned by John Wilson from Community Matters in the Small forums and contracts online learning session. They use these brokers quite a lot for other groups as they specialise in community groups.

- 01909 565858
- www.ladbroke.co.uk
- info@ladbrook.co.uk
- **Services provided:**
[Insurance suppliers](#)
- **Notes:**
Provide specialised insurance for small community groups. Can give advice about insurance as well as providing insurance to community and voluntary organisations.

Access Insurance

- 020 8651 7420
- <https://www.accessinsurance.co.uk/charity>
- insure@accessinsurance.co.uk
- **Services provided:**
[Insurance suppliers](#)

- **Notes:**
Insurance brokers for community and voluntary organisations and churches. Also provide mini bus insurance.

Ansvar Insurance

- 0345 60 20 999
- <https://www.ansvar.co.uk/>
- ansvar.insurance@ansvar.co.uk
- **Services provided:**
[Insurance suppliers](#)
- **Notes:**
Specialist insurers of charities and other not-for-profits of all sizes. Speak to a broker for a quote, or check their website for more information about the charity products they offer.

Event Insurance Services

- 01425 470360
- www.events-insurance.co.uk
- info@events-insurance.co.uk
- **Services provided:**
[Insurance suppliers](#)
- **Notes:**
Insurance for all types of event. Daily and annual insurance for indoor and outdoor show, fireworks and bonfire events.

Keegan and Pennykid (insurance brokers) Ltd

- 0131 225 6005
- www.keegan-pennykid.com
- mail@keegan-pennykid.com
- **Services provided:**
[Insurance suppliers](#)
- **Notes:**
Offer insurance policies and advice for charities, CIOs, CICs, and other non-profit organisations

Ladbroke Insurance Intermediary

- 01909 565858
- www.ladbroke.co.uk
- info@ladbrook.co.uk
- **Services provided:**
[Insurance suppliers](#)
- **Notes:**
Provide specialised insurance for small community groups. Can give advice about insurance as well as providing insurance to community and voluntary organisations.

Markel direct

- 0371 705 1467
- <https://www.markeluk.com/>
- customerservice@markeldirect.co.uk
- **Services provided:**
[Insurance suppliers](#)
- **Notes:**
Provide specialist insurance for small charities, clubs, associations, community centres, village halls, and community groups

Morton Michel Insurance

- 0845 2570 900
- www.mortonmichel.com
- enquiries@mortonmichel.com
- **Services provided:**
[Insurance suppliers](#)
- **Notes:**

Nature Save

- 01803 864390
- <http://www.naturesave.co.uk/>
- mail@naturesave.co.uk
- **Services provided:**
[Insurance suppliers](#)
- **Notes:**
"An 'environmental' insurance company with good ethics" (Freegle UK)

The Conservation Volunteers (TCV)

- 01424 444 675
- www.tcv.org.uk
- volunteer-sussex@tcv.org.uk; information@tcv.org.uk
- **Services provided:**
[Insurance suppliers](#)
- **Notes:**
If you join the TCV Community Network, you can get access to discounts on public liability and personal accident insurance from Zurich.

Unity Insurance Services

- 0345 040 7702
- www.unityinsuranceservices.co.uk
- info@unityins.co.uk

- **Services provided:**
[Information on insurance](#), [Insurance suppliers](#)
- **Notes:**
They specialise in insurance for charities and not-for-profit organisations. They are owned by the Scout Association and all of their profits go back to the Scouts. They are happy to give advice and talk things through.

Zurich Insurance

- 0808 239 4043
- <https://www.zurich.co.uk/charity-insurance>
- enquiries.team@uk.zurich.com
- **Services provided:**
[Information on insurance](#), [Insurance suppliers](#)
- **Notes:**
Provide a range of insurance for charities, clubs, community groups, village halls, faith organisations, allotments and gardens, and one-off events.

They also have a guide called [Making Insurance Simple](#) which explains all the different types of insurance you may need.

What is public liability?

When you organise an activity or event you have 'public liability'. This means that your group could be responsible if any of the following things happen to a member of the public at your event:

- injury
- damage to their property
- loss of their property

The term 'public' means anyone who is not an employee, so it includes volunteers, members, and anyone else attending your events and activities.

If any of these things happen to someone at one of your events, and they think it was caused by the negligence of your group (or a member or volunteer of your group) they could make a claim against your group, asking you to pay an amount of money to them.

Do we need public liability insurance?

If you have public liability insurance you may be able to claim that money from the insurance company. Typically these insurance policies offer cover of between £2 -£5 million.

There is no legal requirement to have public liability insurance, so your group needs to decide if you want to take out this insurance or not.

When making your decision think about the following things:

- If most of the people who come to your activities are members or supporters of your organisation they are unlikely to want to make a claim against you.

- The venue that you use for your meetings, events or children's club might have their own public liability insurance that also covers your activities. If this is the case you do not need to get your own insurance.
- If the venue does not have its own insurance it may insist that your group is insured.
- Some funders insist on you having insurance as a condition of awarding a grant.
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Should we carry out a risk assessment?

As an event organiser, you have a responsibility to the public to ensure that your event is run in as safe and appropriate a manner as possible. You can do this by doing a risk assessment before the event.

A risk assessment ensures that you have thought about all the possible dangers and hazards beforehand, and done as much as you can to prevent them. It does not guarantee that nothing will go wrong, but it should reduce the chance of problems occurring.

If anything does go wrong, a risk assessment will show that you have done your best to predict and remove any risks. Our information page on [risk assessments](#) goes into more detail about how to do it.